

Information to identify the case:

Debtor 1	<u>Norman J. Davis</u>	Social Security number or ITIN	xxx-xx-8577
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Nikki M. Turner</u>	Social Security number or ITIN	xxx-xx-4442
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-22242-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Norman J. Davis

Nikki M. Turner

8/30/17

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Norman J. Davis
 Nikki M. Turner
 Debtors

Case No. 17-22242-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Aug 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2017.

db/jdb
 cr +Norman J. Davis, Nikki M. Turner, 1315 Orangewood Ave., Pittsburgh, PA 15216-3815
 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14635586 +Cenlar FSB, 425 Phillips Blvd., Trenton, NJ 08618-1430
 14635589 +First National Credit CA, 500 E 60th St. N, Sioux Falls, SD 57104-0478
 14636966 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14635595 +Tek Collect, P.O. Box 1269, Columbus, OH 43216-1269
 14635596 +U.S. Dept of Education/GL, 2401 International, POB 7859, Madison, WI 53707-7859

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: BRCCRAWFORD.COM Aug 31 2017 01:33:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
 P.O. Box 355, Allison Park, PA 15101-0355
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 31 2017 01:31:23 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14635583 EDI: BANKAMER.COM Aug 31 2017 01:33:00 Bank of America, PO Box 982238,
 El Paso, TX 79998
 14635584 +EDI: CAPITALONE.COM Aug 31 2017 01:33:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 14635585 +EDI: CAPITALONE.COM Aug 31 2017 01:33:00 Capital One Bank USA NA, PO Box 30281,
 Salt Lake City, UT 84130-0281
 14635587 +EDI: WFNNB.COM Aug 31 2017 01:33:00 Comenity Bank/Gnteagle, PO Box 182789,
 Columbus, OH 43218-2789
 14635588 +EDI: RCSFNBMARIN.COM Aug 31 2017 01:33:00 Credit One Bank, PO Box 98872,
 Las Vegas, NV 89193-8872
 14635590 +EDI: RMSC.COM Aug 31 2017 01:33:00 SYNCB/Care Credit, c/c PO Box 965036,
 Orlando, FL 32896-0001
 14635591 +EDI: RMSC.COM Aug 31 2017 01:33:00 SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
 14635592 +EDI: RMSC.COM Aug 31 2017 01:33:00 SYNCB/Wal-Mart, PO Box 965024,
 Orlando, FL 32896-5024
 14635593 +E-mail/Text: carine@tbfgroup.com Aug 31 2017 01:31:13 TBF Financial, LLC,
 740 Waukegan Rd., Suite 404, Deerfield, IL 60015-5505
 14635594 +EDI: WTRRN BANK.COM Aug 31 2017 01:33:00 TD Bank USA/Target Credit, PO Box 673,
 Minneapolis, MN 55440-0673

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr HomeBridge Financial Services, Inc.
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2017 at the address(es) listed below:

Douglas G. Hipp on behalf of Joint Debtor Nikki M. Turner twohipp4u@hotmail.com
 Douglas G. Hipp on behalf of Debtor Norman J. Davis twohipp4u@hotmail.com
 James Warmbrodt on behalf of Creditor HomeBridge Financial Services, Inc.
 bkggroup@kmlawgroup.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
 ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 19

Date Rcvd: Aug 30, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7